



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name MIZUHO AMERICAS LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 46,986,000

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MIZUHO AMERICAS LLC
1271 AVENUE OF THE AMERICAS

NEW YORK, NY 10020

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BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	60,910,000	62,253,000	60,803,250	56,881,500	52,965,000
Net income (\$000)	3,000	34,000	439,000	240,000	90,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.81			0.78			0.93			0.69			0.70		
+ Non-interest income	1.71			1.72			2.37			2.12			1.72		
– Overhead expense	2.50			2.19			2.28			2.28			2.17		
– Provision for credit losses	-0.02			0.01			0.01			-0.03			0		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	-0.01			0			0			0			0		
= Pretax net operating income (tax equivalent)	0.03			0.30			1			0.57			0.25		
Net operating income	0.02			0.22			0.72			0.42			0.17		
Net income	0.02			0.22			0.72			0.42			0.17		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.23			3.34			2.05			4.63			4.09		
Interest expense	0.34			2.49			1.03			3.89			3.35		
Net interest income (tax equivalent)	0.88			0.85			1.02			0.74			0.74		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0			0.11			0		
Earnings coverage of net loan and lease losses (X)										48.83					
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.09			0.03			0.14			0.02			0.02		
Allowance for loan and lease losses / Total loans and leases	0.09			0.03			0.14			0.02			0.02		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0			0			0			0			0.43		
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0		
Liquidity and Funding															
Net noncore funding dependence	119.33			75.44			157.89			102.11			96.60		
Net short-term noncore funding dependence	47.85			45.35			89.04			64.33			79.48		
Net loans and leases / Total assets	14.33			13.44			13.79			13.78			12.50		
Capitalization															
Tier 1 leverage ratio	7.74			6.96			8			7.45			7.32		
Holding company equity capital / Total assets	10.17			8.53			10.46			9.90			10.05		
Total equity capital (including minority interest) / Total assets	10.17			8.53			10.46			9.90			10.05		
Common equity tier 1 capital / Total risk-weighted assets	15.84			16.29			16.34			18.31			18.16		
Net loans and leases / Equity capital (X)	1.41			1.58			1.32			1.39			1.24		
Cash dividends / Net income	0			0			0			0			0		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	-8.24			28.18			4.19			7.46			2.05		
Equity capital	9.36			6.20			10.15			5.81			2.22		
Net loans and leases	-2.11			32.03			4.23			18.47			16.75		
Noncore funding	-4.59			9.11			2.22			6.98			5.08		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	0			0			0			9.31			0		
Equity investment in subsidiaries / Equity capital	73.82			64.23			71.27			64.06			62.16		
Cash from ops + noncash items + op expense / Op expense + dividends	-29.21			21.19			96.31			67.88			169.86		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	15,000	29,000	83,000	131,000	106,000	-48.28	
Income from lease financing receivables.....	11,000	12,000	41,000	39,000	38,000	-8.33	
Fully taxable income on loans and leases.....	26,000	41,000	124,000	170,000	144,000	-36.59	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	26,000	41,000	124,000	170,000	144,000	-36.59	
Investment interest income (tax equivalent).....	2,000	0	33,000	12,000	1,000		
Interest on balances due from depository institutions.....	1,000	22,000	25,000	81,000	77,000	-95.45	
Interest income on other earning assets.....	142,000	413,000	950,000	2,203,000	1,815,000	-65.62	
Total interest income (tax equivalent).....	171,000	476,000	1,132,000	2,466,000	2,037,000	-64.08	
Interest on time deposits of \$250K or more.....	0	1,000	5,000	5,000	5,000	-100.00	
Interest on time deposits < \$250K.....	1,000	8,000	21,000	22,000	0	-87.50	
Interest on foreign office deposits.....	0	3,000	5,000	16,000	13,000	-100.00	
Interest on other deposits.....	0	1,000	2,000	12,000	16,000	-100.00	
Interest on other borrowings and trading liabilities.....	47,000	342,000	536,000	2,016,000	1,634,000	-86.26	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	48,000	355,000	569,000	2,071,000	1,668,000	-86.48	
Net interest income (tax equivalent).....	123,000	121,000	563,000	395,000	369,000	1.65	
Non-interest income.....	261,000	268,000	1,438,000	1,205,000	912,000	-2.61	
Adjusted operating income (tax equivalent).....	384,000	389,000	2,001,000	1,600,000	1,281,000	-1.29	
Overhead expense.....	381,000	341,000	1,386,000	1,296,000	1,149,000	11.73	
Provision for credit losses.....	-3,000	1,000	8,000	-17,000	-1,000		
Securities gains (losses).....	0	0	0	-1,000	0		
Other tax equivalent adjustments.....	-1,000	0	1,000	1,000	0		
Pretax net operating income (tax equivalent).....	4,000	47,000	609,000	322,000	132,000	-91.49	
Applicable income taxes.....	0	13,000	138,000	70,000	42,000	-100.00	
Tax equivalent adjustments.....	1,000	0	32,000	12,000	0		
Applicable income taxes (tax equivalent).....	1,000	13,000	170,000	82,000	42,000	-92.31	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	3,000	34,000	439,000	240,000	90,000	-91.18	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,000	34,000	439,000	240,000	90,000	-91.18	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,000	34,000	439,000	240,000	90,000	-91.18	
Investment securities income (tax equivalent).....	2,000	0	33,000	12,000	1,000		
US Treasury and agency securities (excluding mortgage-backed securities) ..	0	0	0	0	0		
Mortgage-backed securities.....	0	0	0	0	0		
All other securities.....	2,000	0	33,000	12,000	1,000		
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.12			3.06			1.86			4.34			3.85		
Less: Interest expense	0.32			2.28			0.94			3.64			3.15		
Equals: Net interest income (tax equivalent)	0.81			0.78			0.93			0.69			0.70		
Plus: Non-interest income	1.71			1.72			2.37			2.12			1.72		
Equals: adjusted operating income (tax equivalent)	2.52			2.50			3.29			2.81			2.42		
Less: Overhead expense	2.50			2.19			2.28			2.28			2.17		
Less: Provision for credit losses	-0.02			0.01			0.01			-0.03			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	-0.01			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	0.03			0.30			1			0.57			0.25		
Less: Applicable income taxes (tax equivalent)	0.01			0.08			0.28			0.14			0.08		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	0.02			0.22			0.72			0.42			0.17		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	0.02			0.22			0.72			0.42			0.17		
Memo: Net income (last four quarters)	0.67			0.43			0.72			0.42			0.17		
Net income—BHC and noncontrolling (minority) interest	0.02			0.22			0.72			0.42			0.17		
Margin Analysis															
Average earning assets / Average assets	91.44			91.60			90.79			93.55			94.14		
Average interest-bearing funds / Average assets	45.28			44.52			46.87			49.14			47.19		
Interest income (tax equivalent) / Average earning assets	1.23			3.34			2.05			4.63			4.09		
Interest expense / Average earning assets	0.34			2.49			1.03			3.89			3.35		
Net interest income (tax equivalent) / Average earning assets	0.88			0.85			1.02			0.74			0.74		
Yield or Cost															
Total loans and leases (tax equivalent)	1.60			2.66			1.86			3.16			3.23		
Interest-bearing bank balances	0.11			2.51			0.72			3.21			2.77		
Federal funds sold and reverse repos	0.59			4.06			2.12			5.85			5.11		
Trading assets	2.25			3.65			2.78			3.48			3.75		
Total earning assets	1.21			3.34			1.99			4.61			4.09		
Investment securities (tax equivalent)	1.54			0			20.56			46.60			3.81		
US Treasury and agency securities (excluding mortgage-backed securities)															
Mortgage-backed securities	0			0			0			0			0		
All other securities															
Interest-bearing deposits	0.13			1.28			0.78			1.76			1.27		
Time deposits of \$250K or more	0			1.59			2.15			2.21			2.25		
Time deposits < \$250K	0.68			2.18			1.72			2.44			0		
Other domestic deposits	0			0.26			0.11			0.91			0.87		
Foreign deposits	0			1.88			0.87			2.43			1.99		
Federal funds purchased and repos	0.29			3.51			1.37			5.30			4.43		
Other borrowed funds and trading liabilities	0.77			1.67			1.19			2.72			2.92		
All interest-bearing funds	0.70			5.12			2			7.41			6.67		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	261,000	268,000	1,438,000	1,205,000	912,000
Fiduciary activities income	15,000	13,000	55,000	46,000	47,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	-116,000	-25,000	146,000	182,000	38,000
Investment banking fees and commissions	265,000	196,000	880,000	655,000	615,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	0	0
Other non-interest income	97,000	84,000	357,000	322,000	212,000
Total overhead expenses	381,000	341,000	1,386,000	1,296,000	1,149,000
Personnel expense	172,000	146,000	669,000	617,000	504,000
Net occupancy expense	18,000	19,000	70,000	68,000	45,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	191,000	176,000	647,000	611,000	600,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,739	1,438	1,569	1,466	1,245
Average personnel expense per employee	98.91	101.53	426.39	420.87	404.82
Average assets per employee	35,025.88	43,291.38	38,752.87	38,800.48	42,542.17

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	99.74			87.66			70.36			81.56			89.70		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	2.50			2.19			2.28			2.28			2.17		
Personnel expense	1.13			0.94			1.10			1.08			0.95		
Net occupancy expense	0.12			0.12			0.12			0.12			0.08		
Other operating expenses	1.25			1.13			1.06			1.07			1.13		
Overhead less non-interest income	0.79			0.47			-0.09			0.16			0.45		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	99.22			87.66			69.27			81			89.70		
Personnel expense	44.79			37.53			33.43			38.56			39.34		
Net occupancy expense	4.69			4.88			3.50			4.25			3.51		
Other operating expenses	49.74			45.24			32.33			38.19			46.84		
Total non-interest income	67.97			68.89			71.86			75.31			71.19		
Fiduciary activities income	3.91			3.34			2.75			2.88			3.67		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	-30.21			-6.43			7.30			11.38			2.97		
Investment banking fees and commissions	69.01			50.39			43.98			40.94			48.01		
Insurance activities revenue	0			0			0			0			0		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0			0			0			0			0		
Other non-interest income	25.26			21.59			17.84			20.13			16.55		
Overhead less non-interest income	31.25			18.77			-2.60			5.69			18.50		
Applicable income taxes / Pretax net operating income (tax equivalent)	0			27.66			22.66			21.74			31.82		
Applicable income tax + TE / Pretax net operating income + TE	25			27.66			27.91			25.47			31.82		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	0	0	0	0	4,000		
Commercial and industrial loans	2,435,000	2,811,000	2,030,000	2,258,000	2,448,000	-13.38	
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	30,000	30,000	30,000	30,000	55,000	0.00	
Agricultural loans	0	0	0	0	0		
Other loans and leases	4,279,000	4,045,000	4,242,000	3,751,000	2,588,000	5.78	
Less: Unearned income	3,000	4,000	3,000	3,000	0	-25.00	
Loans and leases, net of unearned income	6,741,000	6,882,000	6,299,000	6,036,000	5,095,000	-2.05	
Less: Allowance for loan and lease losses	6,000	2,000	9,000	1,000	1,000	200.00	
Net loans and leases	6,735,000	6,880,000	6,290,000	6,035,000	5,094,000	-2.11	
Debt securities that reprice or mature in over 1 year	0	1,000	0	1,000	1,000	-100.00	
Mutual funds and equity securities	310,000	25,000	243,000	25,000	24,000	1140.00	
Subtotal	7,045,000	6,906,000	6,533,000	6,061,000	5,119,000	2.01	
Interest-bearing bank balances	3,881,000	4,353,000	3,567,000	2,654,000	1,477,000	-10.84	
Federal funds sold and reverse repos	14,139,000	18,135,000	12,742,000	17,204,000	17,905,000	-22.03	
Debt securities that reprice or mature within 1 year	1,000	1,000	1,000	1,000	1,000	0.00	
Trading assets	17,506,000	14,772,000	18,771,000	13,500,000	13,275,000	18.51	
Total earning assets	42,572,000	44,167,000	41,614,000	39,420,000	37,777,000	-3.61	
Non-interest-bearing cash and due from depository institutions	271,000	397,000	336,000	318,000	1,215,000	-31.74	
Premises, fixed assets, and leases	546,000	575,000	557,000	549,000	108,000	-5.04	
Other real estate owned	0	0	0	0	22,000		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,597,000	6,069,000	3,114,000	3,498,000	1,622,000	-40.73	
Total assets	46,986,000	51,208,000	45,621,000	43,785,000	40,744,000	-8.24	
Quarterly average assets	60,910,000	62,253,000	58,963,000	57,665,000	54,800,000	-2.16	
Average loans and leases (YTD)	6,515,000	6,170,000	6,653,750	5,383,250	4,453,250	5.59	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	6,741,000	6,882,000	6,299,000	6,036,000	5,095,000	-2.05	
Real estate loans secured by 1-4 family	0	0	0	0	4,000		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	311,000	27,000	244,000	27,000	26,000	1051.85	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,000	2,000	1,000	2,000	2,000	-50.00	
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	310,000	25,000	243,000	25,000	24,000	1140.00	
Available-for-sale securities	0	0	0	0	0		
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)							
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	660,000	573,000	735,000	507,000	623,000	15.18	
NOW, ATS and transaction accounts	991,000	776,000	808,000	644,000	756,000	27.71	
Time deposits less brokered deposits < \$250K	-1,140,000	-966,000	-994,000	-395,000	-577,000		
MMDA and other savings accounts	1,212,000	1,103,000	1,236,000	527,000	723,000	9.88	
Other non-interest-bearing deposits					0		
Core deposits	1,723,000	1,486,000	1,785,000	1,283,000	1,525,000	15.95	
Time deposits of \$250K or more	415,000	300,000	108,000	203,000	234,000	38.33	
Foreign deposits	147,000	576,000	404,000	609,000	644,000	-74.48	
Federal funds purchased and repos	16,044,000	18,284,000	16,557,000	18,996,000	20,870,000	-12.25	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,076,000	3,672,000	3,531,000	2,522,000	851,000	-16.23	
Other borrowings w/remaining maturity over 1 year	4,999,000	2,040,000	4,461,000	2,252,000	848,000	145.05	
Brokered deposits < \$250K	1,747,000	2,827,000	1,564,000	1,466,000	902,000	-38.20	
Noncore funding	26,428,000	27,699,000	26,625,000	26,048,000	24,349,000	-4.59	
Trading liabilities	3,977,000	5,730,000	3,831,000	3,240,000	3,871,000	-30.59	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	10,081,000	11,925,000	8,606,000	8,880,000	6,903,000	-15.46	
Total liabilities	42,209,000	46,840,000	40,847,000	39,451,000	36,648,000	-9.89	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,698,000	3,698,000	3,698,000	3,698,000	3,698,000	0.00	
Retained earnings	1,085,000	677,000	1,081,000	643,000	405,000	60.27	
Accumulated other comprehensive income	-6,000	-7,000	-5,000	-7,000	-7,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,777,000	4,368,000	4,774,000	4,334,000	4,096,000	9.36	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,777,000	4,368,000	4,774,000	4,334,000	4,096,000	9.36	
Total liabilities and capital	46,986,000	51,208,000	45,621,000	43,785,000	40,744,000	-8.24	
Memoranda							
Non-interest-bearing deposits	660,000	573,000	735,000	507,000	623,000	15.18	
Interest-bearing deposits	3,372,000	4,616,000	3,126,000	3,054,000	2,682,000	-26.95	
Total deposits	4,032,000	5,189,000	3,861,000	3,561,000	3,305,000	-22.30	
Long-term debt that reprices within 1 year	3,736,000	1,317,000	3,132,000	1,209,000	735,000	183.68	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,774,000	4,334,000	4,334,000	4,096,000	4,007,000		
Accounting restatements	0	0	0	-3,000	0		
Net income	3,000	34,000	439,000	240,000	90,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	0	0	1,000	0	1,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	1,000	-2,000		
Holding company equity capital, ending balance	4,777,000	4,368,000	4,774,000	4,334,000	4,096,000		

BHC Name

City/State

5034792

RSSD Number

2

FR Dist.

9

Peer #

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	0			0			0			0			0.01		
Commercial and industrial loans	5.18			5.49			4.45			5.16			6.01		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.06			0.06			0.07			0.07			0.13		
Agricultural loans	0			0			0			0			0		
Other loans and leases	9.11			7.90			9.30			8.57			6.35		
Net loans and leases	14.33			13.44			13.79			13.78			12.50		
Debt securities over 1 year	0			0			0			0			0		
Mutual funds and equity securities	0.66			0.05			0.53			0.06			0.06		
Subtotal	14.99			13.49			14.32			13.84			12.56		
Interest-bearing bank balances	8.26			8.50			7.82			6.06			3.63		
Federal funds sold and reverse repos	30.09			35.41			27.93			39.29			43.95		
Debt securities 1 year or less	0			0			0			0			0		
Trading assets	37.26			28.85			41.15			30.83			32.58		
Total earning assets	90.61			86.25			91.22			90.03			92.72		
Non-interest cash and due from depository institutions	0.58			0.78			0.74			0.73			2.98		
Other real estate owned	0			0			0			0			0.05		
All other assets	8.82			12.97			8.05			9.24			4.30		
Memoranda															
Short-term investments	38.35			43.92			35.75			45.36			47.57		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	0			0			0			0			0		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	14.35			13.44			13.81			13.79			12.50		
Real estate loans secured by 1–4 family	0			0			0			0			0.01		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0.01		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0			0			0			0.08		
Real estate loans secured by 1-4 family	0			0			0			0			0.08		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0.08		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.45			0.44			0.48			0.50			1.08		
Commercial and industrial loans	36.12			40.85			32.23			37.41			48.05		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	63.48			58.78			67.34			62.14			50.79		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0			0			0			0			0.10		
Real estate loans secured by 1-4 family	0			0			0			0			0.10		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0.10		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.64			0.69			0.63			0.70			1.37		
Commercial and industrial loans	51.57			64.83			42.94			52.54			61.06		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	90.62			93.29			89.74			87.27			64.55		
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.47			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.68			0			0			0			0		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.68			0			0			0			0		

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	38.35			43.92			35.75			45.36			47.57		
Liquid assets	76.19			73.54			77.63			76.91			83.14		
Investment securities	0.66			0.05			0.53			0.06			0.06		
Net loans and leases	14.33			13.44			13.79			13.78			12.50		
Net loans, leases and standby letters of credit	15.35			14.50			14.70			15.02			14.39		
Core deposits	3.67			2.90			3.91			2.93			3.74		
Noncore funding	56.25			54.09			58.36			59.49			59.76		
Time deposits of \$250K or more	0.88			0.59			0.24			0.46			0.57		
Foreign deposits	0.31			1.12			0.89			1.39			1.58		
Federal funds purchased and repos	34.15			35.71			36.29			43.38			51.22		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	4.05			0.29			8.36			4.09			7.28		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	6.55			7.17			7.74			5.76			2.09		
Earning assets that reprice within 1 year	47.60			53.85			44.24			55.39			57.11		
Interest-bearing liabilities that reprice within 1 year	2.48			5.34			2.36			4.29			2.96		
Long-term debt that reprices within 1 year	7.95			2.57			6.87			2.76			1.80		
Net assets that reprice within 1 year	37.17			45.94			35.01			48.34			52.35		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	119.33			75.44			157.89			102.11			96.60		
Net short-term noncore funding dependence	47.85			45.35			89.04			64.33			79.48		
Short-term investment / Short-term noncore funding	84.24			87.78			73.71			83.59			82.59		
Liquid assets - short-term noncore funding / Nonliquid assets	128.74			88.83			130.22			98.13			151.42		
Net loans and leases / Total deposits	167.04			132.59			162.91			169.47			154.13		
Net loans and leases / Core deposits	390.89			462.99			352.38			470.38			334.03		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0			0			0			0		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0.32			7.41			0.41			7.41			7.69		
Available-for-sale securities	0			0			0			0			0		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	0.32			7.41			0.41			7.41			7.69		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	99.68			92.59			99.59			92.59			92.31		
Debt securities 1 year or less	0.32			3.70			0.41			3.70			3.85		
Debt securities 1 to 5 years	0			0			0			0			0		
Debt securities over 5 years	0			3.70			0			3.70			3.85		
Pledged securities	0			0			0			0			0		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-19.87			3.73			-17.87			2.46			-1.50		
Investment securities	1,051.85			0			803.70			3.85			-3.70		
Core deposits	15.95			-4.13			39.13			-15.87			-16.30		
Noncore funding	-4.59			9.11			2.22			6.98			5.08		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			4,790,000	4,409,000	3,033,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	63,000	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	12,000	0	0
Standby letters of credit	476,000	544,000	415,000	543,000	770,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	4,951,000	0	4,960,000	0	0
Credit derivatives - notional amount (holding company as guarantor)	330,000	158,000	487,000	75,000	17,000
Credit derivatives - notional amount (holding company as beneficiary)	5,973,000	4,587,000	5,784,000	3,994,000	793,000
Credit derivative contracts w/ purchased credit protection-investment grade	2,519,000	2,172,000	2,391,000	2,140,000	781,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,784,000	2,573,000	3,881,000	1,929,000	29,000
Derivative Contracts					
Interest rate futures and forward contracts	627,513,000	656,678,000	597,565,000	527,764,000	238,107,000
Written options contracts (interest rate)	76,106,000	68,619,000	70,746,000	58,540,000	23,558,000
Purchased options contracts (interest rate)	73,508,000	67,032,000	75,374,000	56,683,000	24,068,000
Interest rate swaps	5,400,177,000	5,425,160,000	5,197,610,000	5,613,159,000	5,846,628,000
Futures and forward foreign exchange	36,774,000	75,233,000	101,965,000	82,287,000	64,147,000
Written options contracts (foreign exchange)	6,992,000	8,049,000	5,394,000	11,668,000	2,314,000
Purchased options contracts (foreign exchange)	6,384,000	8,834,000	4,712,000	12,270,000	2,726,000
Foreign exchange rate swaps	208,553,000	91,745,000	144,443,000	84,881,000	47,870,000
Commodity and other futures and forward contracts	1,738,000	873,000	2,730,000	2,652,000	660,000
Written options contracts (commodity and other)	9,840,000	2,513,000	8,558,000	591,000	14,000
Purchased options contracts (commodity and other)	6,240,000	627,000	3,275,000	658,000	14,000
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							10.50			10.07			7.44		
Standby letters of credit	1.01			1.06			0.91			1.24			1.89		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	10.54			0			10.87			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0.70			0.31			1.07			0.17			0.04		
Credit derivatives - notional amount (holding company as beneficiary)	12.71			8.96			12.68			9.12			1.95		
Credit derivative contracts w/ purchased credit protection-investment grade	5.36			4.24			5.24			4.89			1.92		
Credit derivative contracts w/ purchased credit protection-noninvest grade	8.05			5.02			8.51			4.41			0.07		
Derivative contracts	13,735.63			12,508.52			13,617.35			14,733.71			15,339.94		
Interest rate contracts	13,147.12			12,141.64			13,023.16			14,288.33			15,050.95		
Interest rate futures and forward contracts	1,335.53			1,282.37			1,309.85			1,205.35			584.40		
Written options contracts (interest rate)	161.98			134			155.07			133.70			57.82		
Purchased options contracts (interest rate)	156.45			130.90			165.22			129.46			59.07		
Interest rate swaps	11,493.16			10,594.36			11,393.02			12,819.82			14,349.67		
Foreign exchange contracts	550.60			359.05			562.27			436.46			287.30		
Futures and forward foreign exchange contracts	78.27			146.92			223.50			187.93			157.44		
Written options contracts (foreign exchange)	14.88			15.72			11.82			26.65			5.68		
Purchased options contracts (foreign exchange)	13.59			17.25			10.33			28.02			6.69		
Foreign exchange rate swaps	443.86			179.16			316.62			193.86			117.49		
Equity, commodity, and other derivative contracts	37.92			7.84			31.92			8.91			1.69		
Commodity and other futures and forward contracts	3.70			1.70			5.98			6.06			1.62		
Written options contracts (commodity and other)	20.94			4.91			18.76			1.35			0.03		
Purchased options contracts (commodity and other)	13.28			1.22			7.18			1.50			0.03		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							71.99			81.90			68.11		

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	6,453,825,000	6,405,363,000	6,212,372,000	6,451,153,000	6,250,106,000
Interest rate contracts	6,177,304,000	6,217,489,000	5,941,295,000	6,256,146,000	6,132,361,000
Foreign exchange contracts	258,703,000	183,861,000	256,514,000	191,106,000	117,057,000
Equity, commodity, and other contracts	17,818,000	4,013,000	14,563,000	3,901,000	688,000
Derivatives Position					
Futures and forwards	666,025,000	732,784,000	702,260,000	612,703,000	302,914,000
Written options	92,938,000	79,181,000	84,698,000	70,799,000	25,886,000
Exchange-traded	6,406,000	4,301,000	5,595,000	3,889,000	112,000
Over-the-counter	86,532,000	74,880,000	79,103,000	66,910,000	25,774,000
Purchased options	86,132,000	76,493,000	83,361,000	69,611,000	26,808,000
Exchange-traded	5,566,000	6,790,000	9,286,000	3,804,000	803,000
Over-the-counter	80,566,000	69,703,000	74,075,000	65,807,000	26,005,000
Swaps	5,608,730,000	5,516,905,000	5,342,053,000	5,698,040,000	5,894,498,000
Held for trading	6,453,825,000	6,405,363,000	6,212,372,000	6,451,153,000	6,250,106,000
Interest rate contracts	6,177,304,000	6,217,489,000	5,941,295,000	6,256,146,000	6,132,361,000
Foreign exchange contracts	258,703,000	183,861,000	256,514,000	191,106,000	117,057,000
Equity, commodity, and other contracts	17,818,000	4,013,000	14,563,000	3,901,000	688,000
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	7,063,632,000	7,857,456,000	6,937,988,000	8,123,486,000	8,257,284,000
One year or less	2,640,696,000	3,352,256,000	2,702,731,000	3,083,031,000	2,023,231,000
Over 1 year to 5 years	2,515,124,000	2,843,695,000	2,510,385,000	3,267,305,000	4,256,155,000
Over 5 years	1,907,812,000	1,661,505,000	1,724,872,000	1,773,150,000	1,977,898,000
Gross negative fair value (absolute value)	49,764,000	68,096,000	57,431,000	36,156,000	27,417,000
Gross positive fair value	48,552,000	67,695,000	56,689,000	35,791,000	27,884,000
Held for trading	48,552,000	67,695,000	56,689,000	35,791,000	27,884,000
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	3,806,000	6,458,000	5,127,000	3,173,000	3,198,000
Credit losses on derivative contracts	149,000	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	95.72			97.07			95.64			96.98			98.12		
Foreign exchange contracts	4.01			2.87			4.13			2.96			1.87		
Equity, commodity, and other contracts	0.28			0.06			0.23			0.06			0.01		
Futures and forwards	10.32			11.44			11.30			9.50			4.85		
Written options	1.44			1.24			1.36			1.10			0.41		
Exchange-traded	0.10			0.07			0.09			0.06			0		
Over-the-counter	1.34			1.17			1.27			1.04			0.41		
Purchased options	1.33			1.19			1.34			1.08			0.43		
Exchange-traded	0.09			0.11			0.15			0.06			0.01		
Over-the-counter	1.25			1.09			1.19			1.02			0.42		
Swaps	86.91			86.13			85.99			88.33			94.31		
Held for trading	100			100			100			100			100		
Interest rate contracts	95.72			97.07			95.64			96.98			98.12		
Foreign exchange contracts	4.01			2.87			4.13			2.96			1.87		
Equity, commodity, and other contracts	0.28			0.06			0.23			0.06			0.01		
Non-traded	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	109.45			122.67			111.68			125.92			132.11		
One year or less	40.92			52.34			43.51			47.79			32.37		
Over 1 year to 5 years	38.97			44.40			40.41			50.65			68.10		
Over 5 years	29.56			25.94			27.77			27.49			31.65		
Gross negative fair value (absolute value)	0.77			1.06			0.92			0.56			0.44		
Gross positive fair value	0.75			1.06			0.91			0.55			0.45		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	10.55			15.71			12.17			8.41			6.84		
Gross positive fair value (X)	10.30			15.62			12.02			8.33			6.96		
Held for trading (X)	10.30			15.62			12.02			8.33			6.96		
Non-traded (X)	0			0			0			0			0		
Current credit exposure (X)	0.81			1.49			1.09			0.74			0.80		
Credit losses on derivative contracts	3.16			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	12.78			24.27			17.76			13.52			14.49		

BHC Name

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	9,000	1,000	1,000	1,000	2,000
Gross losses	0	0	0	6,000	0
Write-downs, transfers to loans held-for-sale	0	0	0	6,000	0
Recoveries	0	0	0	0	0
Net losses	0	0	0	6,000	0
Provision for loan and lease losses	-3,000	1,000	8,000	-17,000	-1,000
Adjustments	0	0	0	23,000	0
Ending balance	6,000	2,000	9,000	1,000	1,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.02			0.01			0.01			-0.03			0		
Provision for loan and lease losses / Average loans and leases	-0.18			0.06			0.12			-0.32			-0.02		
Provision for loan and lease losses / Net loan and lease losses										-283.33					
Allowance for loan and lease losses / Total loans and leases not held for sale	0.09			0.03			0.14			0.02			0.02		
Allowance for loan and lease losses / Total loans and leases	0.09			0.03			0.14			0.02			0.02		
Allowance for loan and lease losses / Net loans and leases losses (X)										0.17					
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases															
Gross loan and lease losses / Average loans and leases	0			0			0			0.11			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0			0			0.11			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0.11			0		
Recoveries / Prior year-end losses				0			0								
Earnings coverage of net loan and lease losses (X)										48.83					

Net Loan and Lease Losses By Type

Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0.22			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	0	0	0	0	0
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	0	0
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	0	0	0	0	22,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0			0		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases	0			0			0			0			0		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0			0		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0			0			0			0			0		
30+ days past due and nonaccrual assets	0			0			0			0			0		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned	0			0			0			0			0.05		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0			0			0			0			0.05		
Allowance for loan and lease losses	0			0			0			0			2,200		
Equity capital + allowance for loan and lease losses	0			0			0			0			0.54		
Tier 1 capital + allowance for loan and lease losses	0			0			0			0			0.55		
Loans and leases + other real estate owned	0			0			0			0			0.43		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Commercial and industrial	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Junior lien	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,698,000	3,698,000	3,698,000	3,698,000	3,698,000
Retained earnings	1,085,000	677,000	1,081,000	643,000	405,000
Accumulated other comprehensive income (AOCI)	-6,000	-7,000	-5,000	-7,000	-7,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,777,000	4,368,000	4,774,000	4,334,000	4,096,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	12,000	16,000	14,000	18,000	72,000
Accumulated other comprehensive income-related adjustments	-7,000	-7,000	-6,000	-7,000	-7,000
Other deductions from common equity tier 1 capital	56,000	25,000	48,000	26,000	23,000
Subtotal:	4,716,000	4,334,000	4,718,000	4,297,000	4,008,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,716,000	4,334,000	4,718,000	4,297,000	4,008,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	4,716,000	4,334,000	4,718,000	4,297,000	4,008,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	7,000	3,000	11,000	2,000	24,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	7,000	3,000	11,000	2,000	24,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	7,000	3,000	11,000	2,000	24,000
Exited advanced approach tier 2 capital					
Total capital	4,723,000	4,337,000	4,729,000	4,299,000	4,032,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	60,910,000	62,253,000	58,963,000	57,665,000	54,800,000
Less: Deductions from common equity tier 1 capital	12,000	16,000	14,000	18,000	72,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	60,898,000	62,237,000	58,949,000	57,647,000	54,728,000
Total risk-weighted assets	29,778,905	26,612,648	28,865,179	23,468,254	22,067,052
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.84			16.29			16.35			18.31			18.16		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	15.84			16.29			16.35			18.31			18.16		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	15.86			16.30			16.38			18.32			18.27		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	7.74			6.96			8			7.45			7.32		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	1,112,000			0			692,000			0			1,280,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	2.37			0			1.52			0			3.14		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	238,000	268,000	245,000	187,000	261,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	208,000	238,000	215,000	157,000	206,000
Loans to depository institutions and other banks acceptances	30,000	30,000	30,000	30,000	55,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	238,000	268,000	245,000	187,000	261,000
Total foreign deposits	147,000	576,000	404,000	609,000	644,000
Interest-bearing deposits	147,000	576,000	404,000	609,000	644,000
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0.41			0.81			1.71		
Cost: Interest-bearing deposits	0			1.88			0.87			2.43			1.99		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-11.19			-6.94			31.02			-28.35			-1.51		
Total selected assets	-11.19			-6.94			31.02			-28.35			-1.51		
Deposits	-74.48			-5.88			-33.66			-5.43			6.10		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	309	1,053	1,739	3,818	213	-70.66	
Dividends	0	0	0	0	0		
Interest	39	754	754	529	213	-94.83	
Management and service fees	0	0	0	0	0		
Other income	270	299	985	3,289	0	-9.70	
Income from nonbank subsidiaries	9,933	10,999	39,811	28,815	13,000	-9.69	
Dividends	0	0	0	0	0		
Interest	1,057	2,679	6,227	13,461	11,523	-60.54	
Management and service fees	0	0	0	0	0		
Other income	8,876	8,320	33,584	15,354	1,477	6.68	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	10,242	12,052	41,550	32,633	13,213	-15.02	
Securities gains (losses)	0	0	0	0	0		
Other operating income	2,502	6,954	22,195	45,623	62,191	-64.02	
Total operating income	12,744	19,006	63,745	78,256	75,404	-32.95	
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	27,668	20,262	99,361	103,065	91,797	36.55	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	27,668	20,262	99,361	103,065	91,797	36.55	
Income (loss) before taxes	-14,924	-1,256	-35,616	-24,809	-16,393		
Applicable income taxes (credit)	-3,880	545	-8,380	-8,079	-11,752		
Extraordinary items							
Income before undistributed income of subsidiaries	-11,044	-1,801	-27,236	-16,730	-4,641		
Equity in undistributed income of subsidiaries	14,243	35,961	466,237	256,288	94,757	-60.39	
Bank subsidiaries	10,534	6,078	12,203	54,966	41,950	73.31	
Nonbank subsidiaries	3,709	29,883	454,034	201,322	52,807	-87.59	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	3,199	34,160	439,001	239,558	90,116	-90.64	
Memoranda							
Bank net income	10,534	6,078	12,203	54,966	41,950	73.31	
Nonbank net income	3,709	29,883	454,034	201,322	52,807	-87.59	
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,477,757	27.87	1,461,439	30.25	1,467,120	27.56	1,455,237	1,390,125	1.12	
Common and preferred stock	1,473,951	27.79	1,457,840	30.18	1,463,417	27.49	1,451,762	1,389,965	1.11	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,806	0.07	3,599	0.07	3,703	0.07	3,475	160	5.75	
Investment in nonbank subsidiaries	2,560,085	48.28	1,810,726	37.48	2,443,149	45.90	1,769,139	1,556,597	41.38	
Common and preferred stock	2,052,933	38.71	1,347,779	27.90	1,938,972	36.43	1,324,338	1,156,304	52.32	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	475,000	8.96	440,000	9.11	475,000	8.92	430,000	400,000	7.95	
Other receivables	32,152	0.61	22,947	0.48	29,177	0.55	14,801	293	40.11	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	594,883	11.22	952,103	19.71	746,414	14.02	1,001,639	266,556	-37.52	
Cash and due from unrelated depository institution	0	0	315	0.01	0	0	8,315	888,315	-100.00	
Premises, furnishings, fixtures and equipment	471,322	8.89	492,588	10.20	476,903	8.96	460,426	7,000	-4.32	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	199,074	3.75	113,588	2.35	188,939	3.55	126,149	54,709	75.26	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	3,197		
Total assets	5,303,121	100.00	4,830,759	100.00	5,322,525	100.00	4,820,905	4,166,499	9.78	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	403,516	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	522,620	9.85	461,444	9.55	546,960	10.28	82,618	60,948	13.26	
Balance due to subsidiaries and related institutions	3,109	0.06	1,306	0.03	1,622	0.03	1,048	8,929	138.06	
Total liabilities	525,729	9.91	462,750	9.58	548,582	10.31	487,182	69,877	13.61	
Equity Capital	4,777,392	90.09	4,368,009	90.42	4,773,943	89.69	4,333,723	4,096,622	9.37	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	3,698,324	69.74	3,698,324	76.56	3,698,324	69.48	3,698,324	3,698,324	0.00	
Retained earnings	1,084,635	20.45	676,995	14.01	1,081,436	20.32	642,096	405,275	60.21	
Accumulated other comprehensive income	-5,567	-0.10	-7,310	-0.15	-5,817	-0.11	-6,697	-6,977		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,303,121	100.00	4,830,759	100.00	5,322,525	100.00	4,820,905	4,166,499	9.78	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	0.27			3.14			9.75			5.73			2.22		
Bank net income / Average equity investment in banks	2.87			1.67			0.84			3.87			3.04		
Nonbank net income / Average equity investment in nonbanks	0.74			8.95			28.48			16.41			4.67		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	329.29			17.79			2.78			22.94			46.55		
Nonbank net income / Parent net income	115.94			87.48			103.42			84.04			58.60		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	11			10.59			11.49			11.24			1.71		
Total debt / Equity capital	0			0			0			9.31			0		
Total debt + notes payable to subs that issued TPS / Equity capital	0			0			0			9.31			0		
Total debt + Loans guaranteed for affiliate / Equity capital	0			0			0			9.31			0		
Total debt / Equity capital – excess over fair value	0			0			0			9.31			0		
Long-term debt / Equity capital	0			0			0			9.31			0		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	0			0			0			17.92			0		
Double Leverage															
Equity investment in subs / Equity capital	73.82			64.23			71.27			64.06			62.16		
Total investment in subs / Equity capital	84.52			74.91			81.91			74.40			71.93		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-97.73			-11.43			-3.12			-6.50			-17.20		
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	74.75			91.11			86.80			83.77			94.94		
Cash from ops + noncash items + op expense / Op expense + dividend	-29.21			21.19			96.31			67.88			169.86		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-433.01			-183.96			-151.03			-40.61			156.04		
Pretax operating income + interest expense / Interest expense															
Pretax op inc + interest expense + trust pref / Interest expense + trust pref															
Dividends + interest from subsidiaries / Interest expense + dividends															
Fees + other income from subsidiaries / Salary + other expenses	33.06			42.54			34.79			18.09			1.61		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.29			21.42			15.45			21.59			26.82		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	84.90			85.42			85.54			86.66			83.79		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	1.61			1.04			1.49			1.63			0		

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Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....															
Dividends declared / Net income	0			0			0			0			0		
Net income – dividends / Average equity	0.27			3.14			9.75			5.73			2.22		
Percent of Dividends Paid															
Dividends from bank subsidiaries															
Dividends from nonbank subsidiaries															
Dividends from subsidiary holding companies.....															
Dividends from all subsidiaries															
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0.37			12.41			6.18			0.96			0.51		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	2.56			4.92			8.07			5.98			0		
Operating income from bank subsidiaries	2.93			17.32			14.25			6.95			0.51		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	28.50			8.96			1.37			6.69			21.82		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	239.31			27.84			7.40			7.63			2.80		
Operating income from nonbank subsidiaries	267.81			36.81			8.77			14.31			24.62		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0.31			3.97			1.18			0.68			0.28		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	2.12			1.57			1.55			4.20			0		
Operating income from bank subsidiaries	2.42			5.54			2.73			4.88			0.28		
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	8.29			14.10			9.77			17.20			15.28		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	69.65			43.78			52.68			19.62			1.96		
Operating income from nonbank subsidiaries	77.94			57.87			62.45			36.82			17.24		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt										0					